



January 2023 Edition

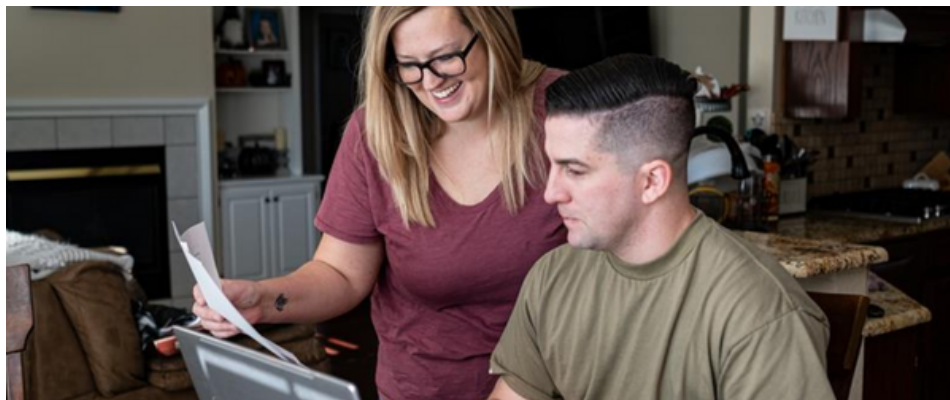
## 7 Steps to Financial Fitness



A new year provides the ideal opportunity to focus on your military family's financial fitness. By taking the time to develop a financial plan or evaluate your current strategy, you're one step closer to ensuring that your finances align with your desired future. [Start your year off strong with these 7 steps.](#)

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## The Importance of Setting Financial Goals



Setting financial goals is a critical step in your personal financial planning process. When you establish your destination, you're able to map out your strategy, direction, purpose, and structure to arrive at your desired future. [Here's how to establish effective financial goals.](#)

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## Introducing Simple Term Life Insurance



Whether you've been in for 40 years or did one tour and transitioned out after 4 — your military service deserves financial solutions that are easy to get, afford, and keep. AAFMAA Simple Term life insurance is just that. Answer 5 basic medical questions and you could be covered as soon as your application is complete. No physical exam or medical tests required. [Get the details.](#)

## Did You Know?

### Happy 144th birthday, AAFMAA.

Thank you for another year of Membership. We are proud to support the things that matter most to you. Check out our [birthday video](#) for a special message!

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### You can assess your Risk Number® for free.

[Riskalyze](#) assesses your investment risk tolerance to map out your financial strategy. This complimentary tool offered by AWM&T utilizes quantitative data to develop a retirement plan compatible with your needs, objectives, and vision of your future.

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### Keep an eye out for your Annual Policy Statement.

Times and situations change, making it important to review your Annual Statement and ensure the information is correct:

- 1) Policy Information: Check the name, address, phone number and email address.
- 2) Policy Summary: Review premiums, costs, activity and coverage level.
- 3) Beneficiary Designation: Ensure your beneficiaries are correct.

To make a change, please submit a new [Beneficiary Designation Form](#) or call Policy Services at **800-336-4538**.

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### Home financing made simple.

It's easier than ever for you and your family to secure a home loan with AMS — and it's all at your fingertips. Apply for a mortgage, check the progress of your current application, or communicate directly with a Military Mortgage Advisor. [Download the App.](#)



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Each new year brings about an opportunity to reflect and reset. Here are [11 ways to kick off the new year with financial goals that will truly make an impact.](#)

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CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A COMPANY OR A RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE OBTAINED FROM THE DEPARTMENT'S WEBSITE AT [WWW.SML.TEXAS.GOV](http://WWW.SML.TEXAS.GOV). A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT [1-877-276-5550](tel:1-877-276-5550).

THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEBSITE AT [WWW.SML.TEXAS.GOV](http://WWW.SML.TEXAS.GOV).

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102 Sheridan Avenue, Fort Myer, VA, 22211-1110, United States

1-800-522-5221

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